

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on May 18, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Minesh B. Patel  
5604 Barnsley Place  
Glen Allen, VA 23059

Neetramanee D. Patel  
5604 Barnsley Place  
Glen Allen, VA 23059

Case Number: 10-33624-DOT  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)./Complete EIN:  
xxx-xx-6133  
xxx-xx-5874

Attorney for Debtor(s) (name and address):  
Yvonne Cochran  
Cochran Law Firm, PC  
4509 W. Broad Street  
Richmond, VA 23230  
Telephone number: 804-358-2222

Bankruptcy Trustee (name and address):  
Carl M. Bates  
P. O. Box 1819  
Richmond, VA 23218  
Telephone number: (804) 237-6800

**Meeting of Creditors**

Date: **June 17, 2010**

Time: **02:00 PM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim**

For all creditors (except a governmental unit): **September 15, 2010** For a governmental unit: **November 15, 2010**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: August 16, 2010**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation**

Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. **If no objections are timely filed, there will be no confirmation hearing.** Timely filed objections will be heard at the confirmation hearing scheduled to be held:

Date: **July 21, 2010**

Time: **11:00 AM**

Location: **Chief Judge Tice – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**  
701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**VCIS 24-hours case information:**  
Toll Free 1-800-326-5879

Date: May 19, 2010

**EXPLANATIONS**

**B9I (Official Form 9I) (12/07)**

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code §§ 362 and §§ 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b>Any attachment must be on 8 1/2" by 11" paper. To receive an acknowledgment that your proof of claim has been received, you must provide an additional copy and postage paid, self-addressed envelope.</b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §§ 523 (a)(2) or (4), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	
<b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, and 2003-1.)	
<b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b>	
<p><b>Richmond Division:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>	
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

ANY ATTACHMENTS MUST BE 8 1/2 BY 11"

B10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT Eastern District of Virginia		PROOF OF CLAIM
Name of Debtor: Minesh B. Patel Neetramanee D. Patel		Case Number: 10-33624
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.  <b>Court Claim Number:</b> _____ <i>(If known)</i>  Filed on: _____
Name and address where notices should be sent:		
Telephone number:		
Name and address where payment should be sent (if different from above):		<input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.  <input type="checkbox"/> Check this box if you are the debtor or trustee in this case.
Telephone number:		
<b>1. Amount of Claim as of Date Case Filed:</b> \$ _____  If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.  If all or part of your claim is entitled to priority, complete item 5.  <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		<b>5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a).</b> If any portion of your claim falls in one of the following categories, check the box and state the amount.  Specify the priority of the claim.  <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).  <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4).  <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5).  <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7).  <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8).  <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(__).
<b>2. Basis for Claim:</b> _____ (See instruction #2 on reverse side.)		
<b>3. Last four digits of any number by which creditor identifies debtor:</b> _____		
<b>3a. Debtor may have scheduled account as:</b> _____ (See instruction #3a on reverse side.)		
<b>4. Secured Claim</b> (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.  <b>Nature of property or right of setoff:</b> <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other <b>Describe:</b>  <b>Value of Property:</b> \$ _____ <b>Annual Interest Rate:</b> %  <b>Amount of arrearage and other charges as of time case filed included in secured claim,</b> <b>if any:</b> \$ _____ <b>Basis for perfection:</b> _____		<b>Amount entitled to priority:</b> \$ _____
<b>Amount of Secured Claim:</b> \$ _____ <b>Amount Unsecured:</b> \$ _____		
<b>6. Credits:</b> The amount of all payments on this claim has been credited for the purpose of making this proof of claim.  <b>7. Documents:</b> Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		
DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING.  If the documents are not available, please explain:		
<b>Date:</b>	<b>Signature:</b> The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.	
		<b>FOR COURT USE ONLY</b>

*\*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*

**B10 (Official Form 10) (04/10) - Cont.**

**INSTRUCTIONS FOR PROOF OF CLAIM FORM**

*The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.*

**Items to be completed in Proof of Claim form**

**Court, Name of Debtor, and Case Number:**

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

**Creditor's Name and Address:**

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

**1. Amount of Claim as of Date Case Filed:**

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

**2. Basis for Claim:**

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

**3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:**

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

**3a. Debtor May Have Scheduled Account As:**

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

**DEFINITIONS**

**INFORMATION**

**Debtor**

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

**Creditor**

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101 (10).

**Claim**

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

**Proof of Claim**

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

**Secured Claim Under 11 U.S.C. §506(a)**

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

**Unsecured Claim**

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

**Claim Entitled to Priority Under 11 U.S.C.**

**§507(a)** Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

**Redacted**

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

**Evidence of Perfection**

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

**Acknowledgment of Filing of Claim**

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system ([www.pacer.psc.uscourts.gov](http://www.pacer.psc.uscourts.gov)) for a small fee to view your filed proof of claim.

**Offers to Purchase a Claim**

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 10-33624User: mullert  
Form ID: B9IPage 1 of 2  
Total Noticed: 69

Date Rcvd: May 19, 2010

The following entities were noticed by first class mail on May 21, 2010.

db/jdb +Minesh B. Patel, Neetramanee D. Patel, 5604 Barnsley Place, Glen Allen, VA 23059-3429  
 aty +Yvonne Cochran, Cochran Law Firm, PC, 4509 W. Broad Street, Richmond, VA 23230-3203  
 tr +Carl M. Bates, P. O. Box 1819, Richmond, VA 23218-1819  
 9702397 +ARS, Attn: Bankruptcy, 1699 Wall Street, Suite 300, Mount Prospect, IL 60056-5778  
 9702399 +AWA Collections, Attn: Bankruptcy, PO Box 6605, Orange, CA 92863-6605  
 9702393 +Allied Interstate, Attn: Bankruptcy, 3000 Corporate Exchange Dr., Columbus, OH 43231-7684  
 9702394 +American Eagle Airlines, Attn: Bankruptcy, 2500 Victory Avenue, Dallas, TX 75219-7601  
 9702401 +BAC Home Loans Servicing, Attn: Bankruptcy Dept., 450 American Street, Simi Valley, CA 93065-6285  
 9702400 +Babco International, Attn: Bankruptcy, 226 Jackson Street, Bridgewater, NJ 08807-5001  
 9702403 +Business Revenue Systems, Attn: Bankruptcy, P.O. Box 13077, Des Moines, IA 50310-0077  
 9702407 +\*\*\*+CBE GROUP, ATTN: BANKRUPTCY DEPT, 131 TOWER PARK DR STE 100, WATERLOO IA 50701-9588  
 (address filed with court: CBE Group, Attn: Bankruptcy Dept, 131 Towe Park Dr, Ste 1, Waterloo, IA 50702-0000)  
 9702404 Capital Management Services, Attn: Bankruptcy Dept., 726 Exchange Street, St. 700, Buffalo, NY 14210-0000  
 9702405 +Carmax Auto Finance, Bankruptcy Dept., 225 Chastain Meadows, Kennesaw, GA 30144-5841  
 9702406 +Caudle & Ballato, PC, Bankruptcy Dept., 3123 W. Broad St., Richmond, VA 23230-5106  
 9702408 +Certegy Payment Recovery Serv, Attn: Bankruptcy Dept., 11601 Roosevelt Blvd., Saint Petersburg, FL 33716-2202  
 9702410 Christians Tabor, Attn: Bankruptcy Dept., 1200 Wyndam Lake Drive, Glen Allen, VA 23059-0000  
 9702411 +Citibank USA/Sears, C/O MRS Associates, 3 Executive Campus, Suite 400, Cherry Hill, NJ 08002-4103  
 9702412 +Comcast, Attn: Bankruptcy Dept., 5401 Staples Mill Road, Richmond, VA 23228-5443  
 9702413 +Commonwealth Physicians, Attn: Bankruptcy Dept., 1602 Rolling Hill, Suite 201, Henrico, VA 23229-5012  
 9702414 +Cook Haywood & Lee, Attn: Bankruptcy, PO Box 3059, Glen Allen, VA 23058-3059  
 9702415 +Credit Adjustment Board, Inc., Attn: Bankruptcy Dept., 306 E. Grace Street, Richmond, VA 23219-1718  
 9702416 +Davis S. Williams Electrical, Attn: Bankruptcy, 16364 Dawn Blvd, Hanover, VA 23069-2026  
 9702417 +Deep Foods, Inc., Attn: Bankruptcy, 1090 Springfield Road, Union, NJ 07083-8147  
 9702419 +Dominion Law Associates, Attn: Bankruptcy, P.O.Box 62719, Virginia Beach, VA 23466-2719  
 9702420 +Dominion Power, Attn: Bankruptcy Dept., P. O. Box 26543, Richmond, VA 23290-0001  
 9702421 +Eastern Account Systems, Attn: Bankruptcy Dept., 75 Glen Road, #110, Sandy Hook, CT 06482-1175  
 9702422 +Fredericksburg Credit Bur. Inc, Attn: Bankruptcy, 10506 Wakeman Drive, Fredericksburg, VA 22407-8040  
 9702423 +GC Services, Attn: Bankruptcy Dept., 6330 Gulfton, Houston, TX 77081-1198  
 9702424 +Greenberg & Associates, Attn: Bankruptcy Dept., 305 West Campbell Avenue, Roanoke, VA 24016-3609  
 9702425 +Health Consultants of VA, Inc., Attn: Bankruptcy Dept., PO Box 8266, Richmond, VA 23226-0266  
 9702426 +Henrico County GDC, GV 0700737500, 4301 E. Parham Rd., Henrico, VA 23228-2745  
 9702427 +Henrico Doctor's Hospital, Attn: Bankruptcy Dept., P. O. Box 99400, Louisville, KY 40269-0400  
 9702428 +Home Furnishings, Attn: Bankruptcy Dept., 5324 Virginia Beach Blvd, Virginia Beach, VA 23462-1828  
 9702429 +Hudson & Keyse, LLC, Attn: Bankruptcy Dept., 382 Blackbrook Rd, Painesville, OH 44077-1294  
 9702431 +Kadouri International, Attn: Bankruptcy Dept., 234 Starr Street, Brooklyn, NY 11237-2608  
 9702434 LCA Collections, Attn: Bankruptcy Dept., PO Box 2240, Burlington, NC 27216-2240  
 9702433 LabCorp, Attn: Billing Dept., P. O. Box 2240, Burlington, NC 27216-2240  
 9702436 +Marchant & Honey, P.C., Attn: Bankruptcy, 5600 Grove Road, Richmond, VA 23226-2102  
 9702438 +NCO Financial Sys. Inc., Attn : Bankruptcy Dept, 507 Prudential Road, Horsham, PA 19044-2368  
 9702439 +NCO Financial Systems, Attn: Bankruptcy Dept., 1804 Washington Blvd. Dept 600, Baltimore, MD 21230-1700  
 9702440 +NSN, Attn: Bankruptcy Dept., 2235 Tomlynn Street, Richmond, VA 23230-3334  
 9702437 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101-0000  
 9702441 Peekay International, Attn: Bankruptcy Dept., PO Box 56-13, Maspeth, NY 11378-0000  
 9702443 +Radiology Assoc. of Richmond, Attn: Bankruptcy, P. O. Box 13343, Richmond, VA 23225-0343  
 9702444 +Resurgent Capital Svc LP, Attn: Bankruptcy, PO Box 385908, Minneapolis, MN 55438-5908  
 9702445 +Richard J. Knapp, Esq., Attn: Bankruptcy, 2800 Patterson Avenue, Ste 101, Richmond, VA 23221-1762  
 9702446 +Richardson-Overstreet, Attn: Bankruptcy, 4909 Grove Ave, Richmond, VA 23226-1649  
 9702447 +Rubenstein, Cogan, Beehler, Attn: Bankruptcy Dept., 12 South Summit Ave. #250, Gaithersburg, MD 20877-2092  
 9702448 +Rubenstein, Cogan, Quick Atty, Attn: Bankruptcy Dept., 12 S. Summit Ave. #250, Gaithersburg, MD 20877-2092  
 9702449 +S. McDonald Wade, Attn: Bankruptcy Dept., 5700 Old Richmond Ave, Richmond, VA 23226-1828  
 9702450 +Samuel I. White, (Eric) Esq., Attn: Bankruptcy Dept., 1804 Staples Mill Rd. #200, Richmond, VA 23230-3530  
 9702451 Spinella, Owens & Shaia, Attn: Bankruptcy Dept., 8550 Mayland Drive, Richmond, VA 23294-4704  
 9702452 +Transworld Systems, Inc., Attn: Bankruptcy, 4560 South Blvd., #100, Virginia Beach, VA 23452-1160  
 9702454 +VA Sports Medical Therapy, Attn: Bankruptcy, 3413 Cox Road, Henrico, VA 23233-2001  
 9702453 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: VA Department of Taxation, Attn: Bankruptcy Dept., PO Box 1880, Richmond, VA 23218-0000)  
 9702455 +Verizon Virginia, Inc., Attn: Bankruptcy Dept., 500 Technology Dr., Weldon Spring, MO 63304-2225  
 9702456 +Virginia Emergency Associates, Attn: Bankruptcy Dept., P. O. Box 791178, Baltimore, MD 21279-1178

District/off: 0422-7  
Case: 10-33624

User: mullert  
Form ID: B9I

Page 2 of 2  
Total Noticed: 69

Date Rcvd: May 19, 2010

9702457 +Virginia Eye Institute, Attn: Bankruptcy Dept., 400 Westhampton Station,  
Richmond, VA 23226-3332  
9702458 +Washington Mutual, Attn: Bankruptcy Dept., 7801 W. Broad St., #-9, Richmond, VA 23294-6308  
9702460 +Whitlow Chevrolet, Attn: Bankruptcy, 9701 Midlothian Turnpike, Richmond, VA 23235-4961

The following entities were noticed by electronic transmission on May 19, 2010.

9702395 +EDI: AMEREXPR.COM May 19 2010 20:18:00 American Express, Attn: Bankruptcy Dept.,  
PO Box 297871, Fort Lauderdale, FL 33329-7871  
9702396 +EDI: RMCB.COM May 19 2010 20:18:00 American Medical Collection, Attn: Bankruptcy Dept.,  
2269 S. Sawmill River Rd. #3, Elmsford, NY 10523-3848  
9702398 EDI: ACCE.COM May 19 2010 20:18:00 Asset Acceptance, Attn: Bankruptcy Dept.,  
P.O. Box 2036, Warren, MI 48090-2036  
9702409 +EDI: CHASE.COM May 19 2010 20:18:00 Chase, Attn: Bankruptcy Dept.,  
800 Brookside Boulevard, Westerville, OH 43081-2822  
9702418 +EDI: DISCOVER.COM May 19 2010 20:18:00 Discover Fin Svcs, LLC, Attn: Bankruptcy Dept.,  
PO Box 15316, Wilmington, DE 19850-5316  
9702430 EDI: IRS.COM May 19 2010 20:18:00 IRS, Special Procedures Function,  
400 N. 8th Street, #898, Richmond, VA 23240-0000  
9702435 +EDI: RESURGENT.COM May 19 2010 20:18:00 LVNV, Attn: Bankruptcy Dept., PO Box 740281,  
Houston, TX 77274-0281  
9702442 EDI: CHASE.COM May 19 2010 20:18:00 Providian, Attn: Bankruptcy Dept., Po Box 9176,  
Pleasanton, CA 94566-9176  
9702459 +EDI: WESTASSET.COM May 19 2010 20:18:00 West Asset Management, Attn: Bankruptcy Dept.,  
2703 N. Highway 75, Sherman, TX 75090-2567

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9702432 Kin Properties, LLC, Attn: Bankruptcy, 185 NW Spanish River Blvd, #100, Boca Raton  
9702402\* +BAC Home Loans Servicing, Attn: Bankruptcy Dept., 450 American Street,  
Simi Valley, CA 93065-6285

TOTALS: 1, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2010

Signature:

